

In re:
Erica M Ruiz
Debtor

Case No. 23-12650-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 22, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2024:

Recip ID	Recipient Name and Address
db	+ Erica M Ruiz, 512 Jefferson Avenue, Bristol, Pa 19007-3927

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 22 2024 23:45:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 22 2024 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14812523	Email/Text: collectors@arresourcesinc.com	May 22 2024 23:45:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14812522	^ MEBN	May 22 2024 23:39:43	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
14812524	+ Email/Text: bankruptcy@cavps.com	May 22 2024 23:45:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14829641	+ Email/Text: bankruptcy@cavps.com	May 22 2024 23:45:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14812525	^ MEBN	May 22 2024 23:39:38	Chime/Stride Bank, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417
14829996	Email/Text: BNCnotices@dcmsservices.com	May 22 2024 23:45:00	EMERGENCY CARE SERVICES OF PENNSYLVANIA PC, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
14819905	^ MEBN	May 22 2024 23:39:47	MIDFIRST BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14827232	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 22 2024 23:54:29	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14823990	+ Email/Text: bankruptcydpt@mcmcg.com	May 22 2024 23:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14812526	+ Email/Text: bankruptcydpt@mcmcg.com	May 22 2024 23:45:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14812527	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 23 2024 00:08:20	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648

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14813551 + Email/Text: RVSVCBICNOTICE1@state.pa.us

May 22 2024 23:45:00

PA Department of Revenue, Bankruptcy Division,
PO Box 280946, Harrisburg, PA 17128-0946

14821338 Email/PDF: ais.wellsfargo.ebn@aisinfo.com

May 22 2024 23:54:26

Wells Fargo Bank, N.A., Wells Fargo Card
Services, PO Box 10438, MAC F8235-02F, Des
Moines, IA 50306-0438

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14823071	*P++	AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287, address filed with court., AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14823070	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
14823072	*+	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14823073	*+	Chime/Stride Bank, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417
14823074	*+	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14823075	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
JOHN M. KENNEY	on behalf of Debtor Erica M Ruiz jken330@comcast.net Kathy@jkenneylaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor MIDFIRST BANK mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ERICA M. RUIZ : Chapter 13
:
Debtor : Bky. No. 23-12650-pmm

ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES

AND NOW, upon consideration of the Motion to Dismiss Case filed by Ken West, Standing Trustee (“the Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Any wage orders previously entered are **VACATED**.
3. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revest in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revest pursuant to 11 U.S.C. §349(b)(3).
4. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within fourteen (14) days of the entry of this Order.
5. **Promptly after the expiration of the response period for any application authorized by Paragraph 4 above, Counsel for the Debtor shall file either:**
 - (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed; or
 - (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
6. If no Certification, as required above in Paragraph 5 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)’ Counsel’s have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).



Date: **May 22, 2024**

PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE